

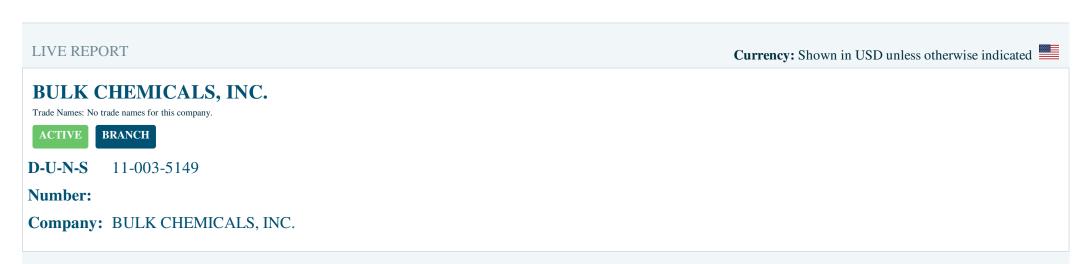
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Customer's rights to use the Services are as described in the government contract signed between D&B and the Government

Under no circumstances will the Customer accessing the Services have greater rights in the Services provided hereunder than "Limited Rights" as that term is defined in FAR 52.227-14 (ALT II) and DFAR 252.227-7013(f) and "Restricted Rights" as that term is defined in FAR 52.227-14 (ALT III) and DFAR 252.227-7014(f), respectively.



D&B Address

MOHPSVILLE DA LIS 105/11

809 OLD MOHRSVILLE RD

MOHRSVILLE, PA, US - 19541

Location Type: BRANCH >> HEADQUARTER

Phone: 610-926-4128

Fax: Web:

Address:

Added to Portfolio: 07/16/2019

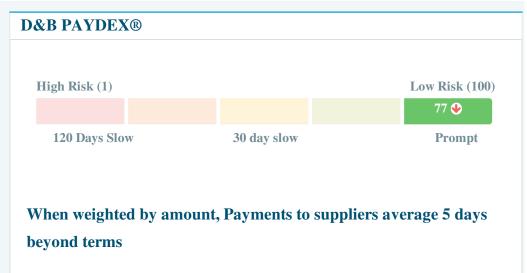
Endorsement: gold.anne@epa.gov

Last View Date: 09/04/2019

Company Summary







D&B COMPANY OVERVIEW

This is a **branch** location. All information is for the branch except the D&B Viability Rating, Financial Stress, Credit Score and D&B Credit Limit information, which is provided for the **headquarters** (**HQ**) location.

Branch Manager

SIC

BERTRAM SCHAEFFER, VICE PRES

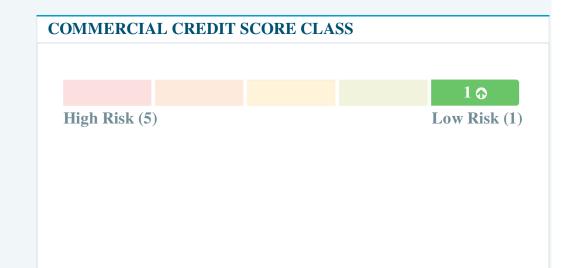
2819,2899

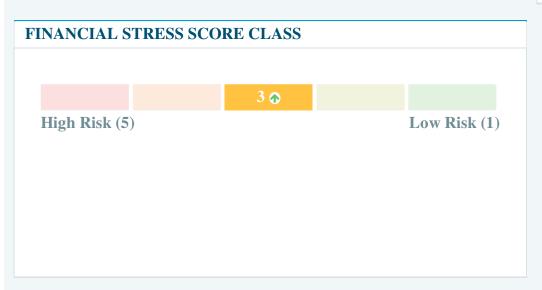
NAICS

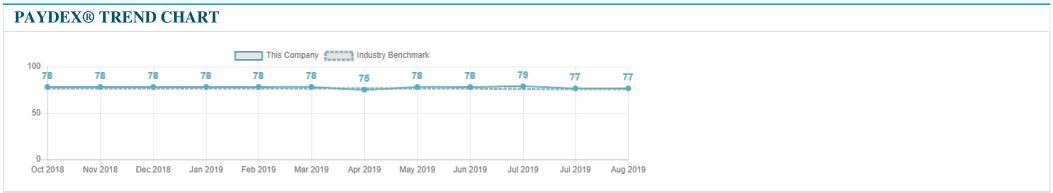
325180



Mfg indstl inorgan chem, mfg chemical preparation, mfg paints/allied prdts, mfg soap/other detergent







Detailed Trade Risk InsightTM

Detailed Trade Risk Insight provides detailed updates on over 1.5 billion commercial trade experiences collected from more than 260 million unique supplier/purchaser relationships.

DAYS BEYOND TERMS - PAST 3 & 12 MONTHS

3 months from Jul-19 to Sep-19

Days Beyond Terms: 1 Days



Dollar-weighted average of **35** payment experiences reported from **29** companies.

12 months from Oct-18 to Sep-19

Days Beyond Terms: 1



Dollar-weighted average of **40** payment experiences reported from **32** companies.

DEROGATORY EVENTS LAST 12 MONTHS FROM SEP-18 TO AUG-19

No Derogatory trade Event has been reported on this company for the past 13 Months

TOTAL AMOUNT CURRENT AND PAST DUE - 12 MONTH TREND FROM SEP-18 TO AUG-19



LEGEND

Current

1-30 days

31-60 days

61-90 days91+ days

Status	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19
Total	181,704	138,234	162,698	81,426	224,274	122,841	143,234	140,929	135,136	199,505	206,648	206,623
Current	181,488	137,932	162,457	81,240	223,493	119,661	141,565	139,672	130,958	196,941	204,145	204,120
1-30 Days Past Due	215	302	241	186	781	2,840	506	1,257	3,627	1,214	1,368	1,368
31-60 Days Past Due	0	0	0	0	0	340	823	0	551	1,135	0	0
61-90 Days Past Due	0	0	0	0	0	0	340	0	0	215	1,135	1,135
91+ Days Past Due	1	0	0	0	0	0	0	0	0	0	0	0

Corporate Linkage

HEADQUARTERS

Company City, State D-U-N-S® NUMBER

BULK CHEMICALS, INC. READING, Pennsylvania 06-979-9922

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Predictive Scores

D&B VIABILITY RATING SUMMARY

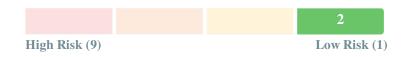
The D&B Viability Rating uses D&B's proprietary analytics to compare the most predictive business risk indicators and deliver a highly reliable assessment of the probability that a company will go out of business, become dormant/inactive, or file for bankruptcy/insolvency within the next 12 months. The D&B Viability Rating is made up of 4 components:

Viability Score

Compared to All US Businesses within the D&B Database:

• Level of Risk: Low Risk

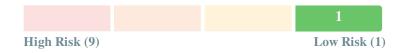
- Businesses ranked 2 have a probability of becoming no longer viable: 2 %
- Percentage of businesses ranked 2: 4 %
- Across all US businesses, the average probability of becoming no longer viable: 14 %



Portfolio Comparison

Compared to All US Businesses within the same MODEL SEGMENT:

- Model Segment : Established Trade Payments
- Level of Risk: Low Risk
- Businesses ranked 1 within this model segment have a probability of becoming no longer viable: 2 %
- Percentage of businesses ranked 1 with this model segment: 11 %
- Within this model segment, the average probability of becoming no longer viable: 5 %



Data Depth Indicator

Data Depth Indicator:

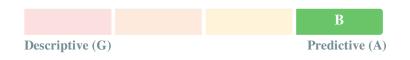
- √ Rich Firmographics
- Extensive Commercial Trading Activity
- ▼ Basic Financial Attributes

Greater data depth can increase the precision of the D&B Viability Rating assessment.

To help improve the current data depth of this company, you can ask D&B to make a personalized request to this company on your behalf to obtain its latest financial information. To make the request, click the link below. Note, the company must be saved to a folder before the request can be made.

Request Financial Statements

Reference the FINANCIALS tab for this company to monitor the status of your request.



Company Profile:

Company Profile Details:

- Financial Data: Not Available
- Trade Payments: **Available: 3+Trade**
- Company Size: Medium: Employees: 10-49 or Sales: \$100K-\$499K
- Years in Business: Established: 5+

1			
Financial	Trade	Company	Years in
Data	Payments	Size	Business
Not Available	Available:	Medium	Established
	3+Trade		

CREDIT CAPACITY SUMMARY

This credit rating was assigned because of D&B's assessment of the company's creditworthiness. For more information, see the

D&B Rating Key

D&B Rating:

Branch

The term 'BRANCH' in the Rating field indicates that this company is a branch location. D&B Ratings do not appear on branch reports

Payment Activity	(based on 5 experiences)
Average High Credit:	\$6,900
Highest Credit:	\$20,000
Total Highest Credit:	\$27,850

D&B CREDIT LIMIT RECOMMENDATION (HQ)

This is a Branch location. D&B provides Credit Limit Recommendations for the branch's Headquarters (HQ) location noted below:

BULK CHEMICALS, INC.

D-U-N-S® # 069799922

READING Pennsylvania

Conservative credit Limit: (HQ) 45,000

Aggressive credit Limit: (HQ) 85,000

Risk category for this business: LOW



The Credit Limit Recommendation (CLR) is intended to serve as a directional benchmark for all businesses within the same line of business or industry, and is not calculated based on any individual business. Thus, the CLR is intended to help guide the credit limit decision, and must be balanced in combination with other elements which reflect the individual company's size, financial strength, payment history, and credit worthiness, all of which can be derived from D&B reports.

Risk is assessed using D&Bs scoring methodology and is one factor used to create the recommended limits. See Help for details.

FINANCIAL STRESS CLASS SUMMARY

The Financial Stress Score predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.

The Financial Stress Class of 3 for this company shows that firms with this class had a failure rate of 0.24% (24 per 10,000), which is lower than the average of businesses in D & B's database

Financial Stress Class (HQ):



Moderately lower than average risk of severe financial stress, such as a bankruptcy or going out of business with unpaid debt, over the next 12 months.

Probability of Failure:

• Risk of Severe Financial Stress for Businesses with this Class: **0.24**% (24 per 10,000)

- Financial Stress National Percentile (HQ): **54** (Highest Risk: 1; Lowest Risk: 100)
- Financial Stress Score (HQ): **1481** (Highest Risk: 1,001; Lowest Risk: 1,875)
- Average Risk of Severe Financial Stress for Businesses in D&B database: **0.48**% (48 per 10,000)

The Financial Stress Class of this business is based on the following factors:

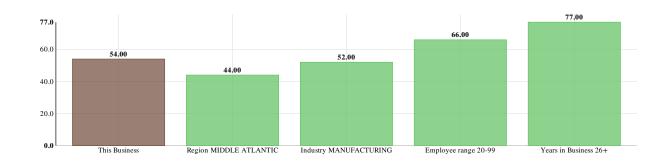
- High number of inquiries to D & B over last 12 months.
- Low proportion of satisfactory payment experiences to total payment experiences.

Financial Stress Percentile Trend:



Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The Probability of Failure shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Probability of Failure National Average represents the national failure rate and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.



Norms	National %
This Business	54
Region: MIDDLE ATLANTIC	44
Industry: MANUFACTURING	52
Employee range: 20-99	66
Years in Business: 26+	77

This Business has a Financial Stress Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

CREDIT SCORE SUMMARY

The Commercial Credit Score (CCS) predicts the likelihood of a business paying its bills in a severely delinquent manner (91 days or more past terms).

The Credit Score class of 1 for this company shows that 1.1% of firms with this class paid one or more bills severely delinquent, which is lower than the average of businesses in D & B's database.

Credit Score Class:



Low risk of severe payment delinquency over next 12 months.

Incidence of Delinquent Payment

• Among Companies with this Classification: **1.10**%

• Average compared to businesses in D&B's database: 10.20%

• Credit Score Percentile (HQ): **94** (Highest Risk: 1; Lowest Risk: 100)

• Credit Score (HQ): **592** (Highest Risk: 101; Lowest Risk: 670)

The Credit Score Class of this business is based on the following factors:

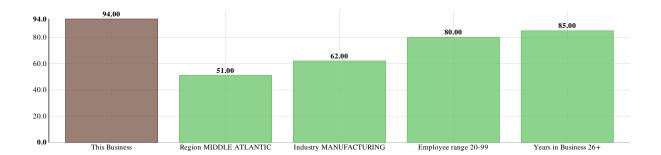
- Recent high balance past due
- Higher risk industry based on delinquency rates for this industry

Credit Score Class Percentile Trend:



Notes

- The Commercial Credit Score Risk Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience severe delinquency.
- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 91 days past due or more by creditors. The calculation of this value is based on D&B's trade payment database.
- The Commercial Credit Score percentile reflects the relative ranking of a firm among all scorable companies in D&B's file.
- The Commercial Credit Score offers a more precise measure of the level of risk than the Risk Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.



Norms	National %
This Business	94
Region: MIDDLE ATLANTIC	51
Industry: MANUFACTURING	62
Employee range: 20-99	80
Years in Business: 26+	85

This business has a Credit Score Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

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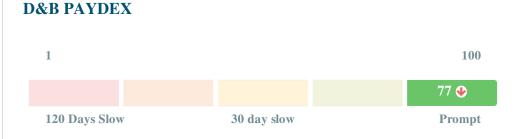
Trade Payments

D&B PAYDEX®

The D&B PAYDEX is a unique, weighted indicator of payment performance based on payment experiences as reported to D&B by trade references. Learn more about the D&B PAYDEX

Timeliness of historical payments for this company.

Current PAYDEX	Payments Within Terms		Average High Credit	
77	88%		\$6,900	
Equal to 5 days beyond terms (Pays more promptly than the average for its industry of 6 days beyond terms)	Total payment Experiences in D&Bs File (HQ) Trade Experiences with Slow or	51 7.84%	Largest High Credit Highest Now Owing Highest Past Due	\$80,000 \$20,000 \$0
Industry Median 76	Negative Payments(%)			
Equal to 6 days beyond terms	Total Placed For Collection	0		
Payment Trend Unchanged Compared to payments three months ago				
Indications of slowness can be the result of dispute over merchandise, skipped invoices etc. Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.				



When weighted by amount, payments to suppliers average 5 days beyond terms



Based on payments collected over last 3 months.

When weighted by amount, payments to suppliers average days

☐ High risk of late payment (Average 30 to 120 days beyond terms)	beyond terms
 □ Medium risk of late payment (Average 30 days or less beyond terms) □ Low risk of late payment (Average prompt to 30+ days sooner) 	 ☐ High risk of late payment (Average 30 to 120 days beyond terms) ☐ Medium risk of late payment (Average 30 days or less beyond terms) ☐ Low risk of late payment (Average prompt to 30+ days sooner)

CURRENT YEAR

PAYDEX® of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Mfg indstl inorgan chem, mfg chemical preparation, mfg paints/allied prdts, mfg soap/other detergent, based on SIC code 2819.

Shows the trend in D&B PAYDEX scoring over the past 12 months.



	10/18	11/18	12/18	1/19	2/19	3/19	4/19	5/19	6/19	7/19	7/19	8/19
This Business	78	78	78	78	78	78	75	78	78	79	77	77
Industry Quartile												
Upper	80	-	-	80	-	-	80	-	-	80	-	-
Median	77	-	-	77	-	-	77	-	-	76	-	-
Lower	68	-	-	68	-	-	68	-	-	67	-	-

Current PAYDEX for this Business is 77, or equal to 5 days beyond terms

The 12-month high is 79, or equal to 2 DAYS BEYOND terms

The 12-month low is 71, or equal to 14 DAYS BEYOND terms

PREVIOUS YEAR

Shows PAYDEX of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Mfg indstl inorgan chem, mfg chemical preparation, mfg paints/allied prdts, mfg soap/other detergent, based on SIC code 2819.



68

68

Based on payments collected over the last 4 quarters.

68

Current PAYDEX for this Business is 77, or equal to 5 days beyond terms

The present industry median Score is 76, or equal to 6 DAYS BEYOND terms

Industry upper quartile represents the performance of the payers in the 75th percentile

Industry lower quartile represents the performance of the payers in the 25th percentile

PAYMENT HABITS

Lower

For all payment experiences within a given amount of credit extended, shows the percent that this Business paid within terms. Provides number of

experiences to calculate the percentage, and the total credit value of the credit extended.

Credit Extended	Payment Experiences	Total Amount	% of Payments Within Terms
Over 100,000			
50,000-100,000			
15,000-49,999	1	20,000	100%
5,000-14,999	1	5,000	50%
1,000-4,999	1	2,500	100%
Under 1,000	1	100	100%

Based on payments collected over last 24 months.

Payment experiences reflect how bills are paid in relation to the terms granted. In some instances, payment beyond terms can be the result of disputes over merchandise, skipped invoices, etc.

PAYMENT SUMMARY

There are 51 payment experience(s) in D&Bs file for the most recent 24 months, with 37 experience(s) reported during the last three month period. The highest Now Owes on file is 20000. The highest Past Due on file is 0

Below is an overview of the company's currency-weighted payments, segmented by it's supplier's primary industries:

Top Industries	Total Revd (#)	Total Amount	Largest High Credit	Within Terms (%)	1 - 30 Days Late (%)	31 - 60 Days Late (%)	61 - 90 Days Late (%)	91 + Days Late (%)
Trucking non-local	8	62,750	20,000	91	9	0	0	0
Whol chemicals	7	172,500	80,000	100	0	0	0	0
Nonclassified	3	11,500	10,000	100	0	0	0	0
Public finance	3	10,000	5,000	100	0	0	0	0
Telephone communictns	3	1,250	1,000	100	0	0	0	0
Investment advice	2	350	250	29	71	0	0	0
Mfg paint/allied prdt	1	60,000	60,000	100	0	0	0	0
Mfg inorganic chemcls	1	40,000	40,000	100	0	0	0	0
Short-trm busn credit	1	30,000	30,000	100	0	0	0	0
Help supply service	1	20,000	20,000	100	0	0	0	0
Whol industrial suppl	1	5,000	5,000	100	0	0	0	0
Arrange cargo transpt	1	2,500	2,500	0	0	0	0	100
Business consulting	1	2,500	2,500	100	0	0	0	0
Whol service paper	1	1,000	1,000	100	0	0	0	0
Mfg misc special mach	1	1,000	1,000	100	0	0	0	0
Natnl commercial bank	1	750	750	100	0	0	0	0
Natural gas distrib	1	750	750	100	0	0	0	0
Whol petroleum prdts	1	500	500	100	0	0	0	0
Mfg crowns/closures	1	500	500	100	0	0	0	0
Reg misc coml sector	1	250	250	100	0	0	0	0
Lithographic printing	1	100	100	100	0	0	0	0
Combination utilities	1	50	50	100	0	0	0	0
Misc business credit	1	100	0	100	0	0	0	0
Other payment car	tegories							

Other payment categories

Cash experiences	5	\$1,150	\$750
Payment record unknown	3	\$3,750	\$2,500
Unfavorable comments	0	\$0	\$0
Placed for collections	0	\$0	\$0
Total in D&B's file	51	\$428,250	\$80,000

Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

Indications of slowness can be result of dispute over merchandise, skipped invoices, etc.

DETAILED PAYMENT HISTORY FOR THIS COMPANY

Date Reported (mm/yy)	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last Sale Within (month)
07/19	Ppt	20,000	20,000	0	N30	
07/19	Ppt	2,500	250	0		1 mo
07/19	Ppt-Slow 30	5,000	0	0		1 mo
04/19	Ppt	100	0	0		6-12 mos
03/18	(005)	250			Cash account	1 mo

Payments Detail Key: ■ 30 or more days beyond terms

Payment experiences reflect how bills are paid in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices, etc. Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported

Public Filings

SUMMARY

A check of D&B's public records database indicates that no filings were found for BULK CHEMICALS, INC.at 809 Old Mohrsville Rd, Mohrsville PA.

D&B's extensive database of public record information is updated daily to ensure timely reporting of changes and additions. It includes business-related suits, liens, judgments, bankruptcies, UCC financing statements and business registrations from every state and the District of Columbia, as well as select filing types from Puerto Rico and the U.S. Virgin Islands.

D&B collects public records through a combination of court reporters, third parties and direct electronic links with federal and local authorities. Its database of U.S. business-related filings is now the largest of its kind.

GOVERNMENT ACTIVITY

Activity summary

Borrower (Dir/Guar) NO

Administrative Debt NO

Contractor YES

Grantee NO

Party excluded from federal program(s) NO

Possible candidate for socio-economic program consideration

Labour Surplus Area YES (2019)

Small Business YES (2019)

8(A) firm N/A

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed.

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History & Operations

COMPANY OVERVIEW

Company Name

Phone

Present management control

BULK CHEMICALS, INC.

610 926-4128

45 years

Street Address

809 Old Mohrsville Rd Mohrsville, PA 19541

HISTORY

The following information was reported 08/17/2019

OPERATIONS

08/17/2019

Description:

• This is a branch: headquarters are located at 1074 STINSON DR, READING, PA. Headquarters D-U-N-S 06-979-9922. This branch manufactures industrial inorganic chemicals, specializing in defluorinated or ammoniated phosphates. Manufactures chemicals or chemical preparations. Manufactures paints, varnishes, lacquers, enamels or allied products. Manufactures soap or other detergents.

Facilities:

OCCUPIES 480 sq. ft. in A BUILDING.

Subsidiaries:

SIC & NAICS

SIC:

Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific about a company's operations than if we use the standard 4-digit code.

The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

- 2819 1011 Phosphates, except fertilizers: defluorinated and ammoniated
- 2899 0000 Chemical preparations, nec
- 2851 0000 Paints and allied products
- 2841 0000 Soap and other detergents

NAICS:

- 325180 Other Basic Inorganic Chemical Manufacturing
- 325998 All Other Miscellaneous Chemical Product and Preparation Manufacturing
- 325510 Paint and Coating Manufacturing
- 325611 Soap and Other Detergent Manufacturing

Financials

COMPANY FINANCIALS

D&B

Graph cannot be created

ADDITIONAL FINANCIAL DATA

REQUEST FINANCIALS STATEMENTS

Financial Date Requested

You can ask D&B to make a personalized request to this company on your behalf to obtain its latest financial information by clicking the button below.

Requested Period

Requested Year

Requested By

Received Date

Status

No data found

The requested financials below were provided by BULK CHEMICALS, INC. and are not DUNSRight certified.

KEY BUSINESS RATIOS

D & B has been unable to obtain sufficient financial information from this company to calculate business ratios. Our check of additional outside sources also found no information available on its financial performance.

To help you in this instance, ratios for other firms in the same industry are provided below to support your analysis of this business.

Based on this Number of Establishments: 17

Industry Norms Based On 17 Establishments

	This Business	Industry Median	Industry Quartile
Profitability			
Return on Sales %	UN	4.7	UN
Return on Net Worth %	UN	14.5	UN
Short Term Solvency			
Current Ratio	UN	2.0	UN
Quick Ratio	UN	1.1	UN
Efficiency			
Assets to Sale %	UN	132.3	UN
Sales/Net Working Capital	UN	4.9	UN
Utilization			
Total Liabilities / Net Worth %	UN	163.2	UN
			UN = Unavailable

Spread Financials

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Your Information

Record additional information about this company to supplement the D&B information.

Note: Information entered in this section will not be added to D&B's central repository and will be kept private under your user ID. Only you will be able to view the information.

Account Number Endorsement/Billing Reference * Sales Representatives

gold.anne@epa.gov

Credit Limit Total Outstanding

\$0.00

View Snapshots

Type Company Name & Address

No data found

Saved By

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